

STATE BANKING BOARD ACTIONS:  
None.

DIVISION OF BANKING AND FINANCIAL INSTITUTIONS  
ADMINISTRATIVE ACTIONS:

On these dates, approved applications by these banks to open branches in the following locations:

- 3/20/09 – Prairie Mountain Bank, Great Falls – Great Falls
- 5/20/09 – Stockman Bank of Montana, Miles City – Bozeman
- 6/15/09 – First Interstate Bank, Billings – Great Falls

On these dates, approved the following mergers:  
None.

Branch sales:  
None.

MONTANA NATIONAL BANKS AND TRUST COMPANIES  
(Cities with branches are in italics)

Absarokee.....	United Bank, N.A. <i>Columbus</i>
Bridger .....	Bank of Bridger, N.A. <i>Montana:</i> <i>Butte</i> <i>Harlem</i> <i>Joliet</i> <i>Red Lodge</i> <i>Wyoming:</i> <i>Greybull</i> <i>Lovell</i> <i>Powell</i>
Ekalaka .....	The First National Bank of Ekalaka
Fairfield .....	First National Bank <i>Vaughn</i>
Helena.....	Mountain West Bank, N.A. <i>Bozeman</i> <i>Great Falls</i> <i>Kalispell</i> <i>Missoula</i> <i>Whitefish</i>
Libby.....	First National Bank of Montana, Inc. <i>Anaconda</i> <i>Bozeman</i> <i>Butte</i> <i>Kalispell</i> <i>Missoula</i> <i>Troy</i>
Polson.....	First Citizens Bank of Polson, N.A. <i>East Missoula</i>
Twin Bridges .....	Ruby Valley National Bank <i>Sheridan</i>
White Sulphur Springs.....	Bank of the Rockies, N.A. <i>Clyde Park</i> <i>Emigrant</i> <i>Helena</i> <i>Lewistown</i> <i>Livingston</i>

Cities with branches of out-of-state banks operating in Montana  
(permitted under law effective October 1, 2001)  
Browning – Native American Bank, N.A., Denver, Colorado

Fairview – First Security Bank-West, Beulah, ND

Billings, Bozeman, Butte, Chester, Fort Benton, Glendive, Great Falls,  
Hamilton, Havre, Helena, Kalispell, Miles City, Missoula, Shelby –  
U.S. Bank National Association, Cincinnati, OH

Anaconda, Baker, Big Sandy, Billings, Bozeman, Butte, Chester,  
Chinook, Circle, Conrad, Dillon, Forsyth, Glasgow, Great Falls,  
Havre, Helena, Kalispell, Lewistown, Livingston, Missoula, Red  
Lodge, Roundup, Rudyard, Shelby, Sidney, Superior, Valier – Wells  
Fargo Bank, National Association, Sioux Falls, SD

No. 280

ABSTRACT OF REPORTS  
OF CONDITION  
OF  
MONTANA  
STATE BANKS  
AND  
TRUST COMPANIES  
--  
NATIONAL BANKS  
AND  
TRUST COMPANIES  
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June 30, 2009

Janet Kelly..... Director, Department  
of Administration  
Annie M. Goodwin..... Commissioner of Banking  
& Financial Institutions

OFFICE STAFF

David Novotny..... Deputy Commissioner  
James Darfler..... Chief Examiner  
Kelly O'Sullivan ..... Attorney  
Lorraine Schneider ..... Attorney  
Christopher Romano..... Office Supervisor  
Donna Zollinger..... Administrative Support

HELENA AREA EXAMINERS

Patricia Doherty..... Bank Examination Manager  
Paul Staudohar ..... Senior Bank Examiner  
Michael Duffy ..... Bank Examiner  
Tamara Peltomaa ..... Bank Examiner  
Eric Hayhurst..... Bank Examiner  
Sean Hay..... Bank Examiner

BILLINGS AREA EXAMINERS

Victoria Bakken ..... Bank Examiner  
Joseph Kuntz ..... Bank Examiner  
Richard Christianson ..... Bank Examiner  
Cara Greyn..... Bank Examiner  
Chad Dockter ..... Bank Examiner



Aggregate Assets, Liabilities and Capital of 64 state banks and 1 trust company, June 30, 2009, compared with 65 state banks and 2 trust companies, June 30, 2008.

	(000 omitted)			
	June 30		Increase/Decrease	
	2009	2008	\$	%
<b>ASSETS</b>				
Cash and Balances Due from Banks.....	\$959,280	\$608,773	\$350,507	57.58
Securities - Held to Maturity.....	239,341	228,677	10,664	4.66
Securities - Available for Sale.....	2,614,439	2,393,869	220,570	9.21
Securities - Held for Trading.....	0	0	0	0.00
Total Securities.....	2,853,780	2,622,546	231,234	8.82
Funds Sold & Repurchase Agreements.....	183,734	264,689	(80,955)	(30.58)
Loans and Leases.....	12,134,632	11,778,485	356,147	3.02
Less: Allowance for Loan and Lease Losses.....	235,868	168,448	67,420	40.02
Net Loans and Leases.....	11,898,764	11,610,037	288,727	2.49
Fixed Assets.....	414,977	391,529	23,448	5.99
Other Real Estate Owned.....	102,386	19,766	82,620	417.99
Other Assets.....	580,411	578,340	2,071	0.36
<b>TOTAL ASSETS</b>	<b>\$16,993,332</b>	<b>\$16,095,680</b>	<b>\$897,652</b>	<b>5.58</b>
<b>LIABILITIES</b>				
Interest-Bearing Deposits.....	\$10,747,614	\$9,580,247	\$1,167,367	12.19
Non-Interest-Bearing Deposits.....	2,370,977	2,397,680	(26,703)	(1.11)
Funds Purchased & Repurchase Agreements.....	862,595	1,125,273	(262,678)	(23.34)
Demand Notes.....	0	0	0	0.00
Other Borrowed Funds.....	1,103,521	1,223,856	(120,335)	(9.83)
Other Liabilities.....	115,829	108,461	7,368	6.79
<b>TOTAL LIABILITIES</b>	<b>\$15,200,536</b>	<b>\$14,435,517</b>	<b>765,019</b>	<b>5.30</b>
<b>CAPITAL</b>				
Subordinated Notes and Debentures.....	\$30,000	\$30,000	0	N/A
Preferred Stock.....	0	0	0	0.00
Common Stock.....	124,615	124,616	(1)	(0.00)
Surplus.....	988,435	953,577	34,858	3.66
Undivided Profits and Capital Reserves.....	628,771	556,434	72,337	13.00
Other Equity Capital Components.....	20,975	(4,464)	25,439	(569.87)
<b>TOTAL CAPITAL</b>	<b>\$1,792,796</b>	<b>\$1,660,163</b>	<b>132,633</b>	<b>7.99</b>
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>\$16,993,332</b>	<b>\$16,095,680</b>	<b>\$897,652</b>	<b>5.58</b>

	June 30	
	2009	2008
<b>STATE BANKS</b>		
Total Loans and Leases to Total Assets.....	70.43%	72.42%
Total Loans and Leases to Total Deposits.....	92.50%	98.33%
Total Capital and Reserve Accounts to Total Assets.....	11.77%	11.24%
Tier 1 Capital to Total Assets.....	10.37%	10.13%
Allowance for Loan and Lease Losses to Total Loans.....	1.94%	1.43%



Aggregate Assets, Liabilities and Capital of 9 national banks, June 30, 2009, compared with 11 national banks, June 30, 2008. Compiled from information provided by Montana national banks.

	(000 omitted)			
	June 30 2009	2008	Increase/Decrease \$\$	%
<b>ASSETS</b>				
Cash and Balances Due from Banks.....	\$106,955	\$57,892	\$49,063	84.75
Securities - Held to Maturity.....	40,575	33,287	7,288	21.89
Securities - Available for Sale.....	186,544	160,191	26,353	16.45
Securities - Held for Trading.....	0	0	0	0.00
<b>Total Securities.....</b>	<b>227,119</b>	<b>193,478</b>	<b>33,641</b>	<b>17.39</b>
Funds Sold & Repurchase Agreements.....	20,075	40,515	(20,440)	(50.45)
Loans and Leases.....	1,334,641	1,388,090	(53,449)	(3.85)
Less: Allowance for Loan and Lease Losses.....	20,463	20,552	(89)	(0.43)
<b>Net Loans and Leases.....</b>	<b>1,314,178</b>	<b>1,367,538</b>	<b>(53,360)</b>	<b>(3.90)</b>
Fixed Assets.....	61,906	62,475	(569)	(0.91)
Other Real Estate Owned.....	10,106	5,925	4,181	70.57
Other Assets.....	47,270	46,688	582	1.25
<b>TOTAL ASSETS</b>	<b>\$1,787,609</b>	<b>\$1,774,511</b>	<b>\$13,098</b>	<b>0.74</b>
<b>LIABILITIES</b>				
Interest-Bearing Deposits.....	\$1,270,759	\$1,237,601	\$33,158	2.68
Non-Interest-Bearing Deposits.....	205,965	215,844	(9,879)	(4.58)
Funds Purchased & Repurchase Agreements.....	21,302	27,741	(6,439)	(23.21)
Demand Notes.....	0	0	0	N/A
Other Borrowed Funds.....	106,536	109,519	(2,983)	(2.72)
Other Liabilities.....	17,484	17,942	(458)	(2.55)
<b>TOTAL LIABILITIES</b>	<b>\$1,622,046</b>	<b>\$1,608,647</b>	<b>13,399</b>	<b>0.83</b>
<b>CAPITAL</b>				
Subordinated Notes and Debentures.....	\$0	\$0	0	0.00
Preferred Stock.....	0	0	0	0.00
Common Stock.....	14,566	14,666	(100)	(0.68)
Surplus.....	40,484	40,584	(100)	(0.25)
Undivided Profits and Capital Reserves.....	109,164	111,170	(2,006)	(1.80)
Other Equity Capital Components.....	1,349	(556)	1,905	N/A
<b>TOTAL CAPITAL</b>	<b>\$165,563</b>	<b>\$165,864</b>	<b>(301)</b>	<b>(0.18)</b>
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>\$1,787,609</b>	<b>\$1,774,511</b>	<b>\$13,098</b>	<b>0.74</b>
 <b>GRAND TOTAL - ALL BANKS IN MONTANA</b>	 <b>\$18,780,941</b>	 <b>\$17,870,191</b>	 <b>\$910,750</b>	 <b>5.10</b>

<b>NATIONAL BANKS</b>	June 30	
	2009	2008
Total Loans and Leases to Total Assets.....	73.82%	77.33%
Total Loans and Leases to Total Deposits.....	90.38%	95.50%
Total Capital and Reserve Accounts to Total Assets.....	10.29%	10.38%
Tier 1 Capital to Total Assets.....	9.26%	9.35%
Allowance for Loan and Lease Losses to Total Loans.....	1.53%	1.48%



# MONTANA STATE BANKS AND TRUST COMPANIES

(Cities with branches are in italics)

Baker .....	The Bank of Baker			
Belt .....	Belt Valley Bank (f)			
Bigfork .....	Flathead Bank of Bigfork			
	<i>Belgrade</i>	<i>Cut Bank</i>	<i>Ennis</i>	<i>Lakeside</i>
Big Timber .....	Citizens Bank & Trust Co. (f)			
	<i>Harlowton</i>	<i>Ryegate</i>		
Billings .....	Beartooth Bank			
	First Interstate Bank (f)			
	<i>Montana:</i>			
	<i>Belgrade</i>	<i>Bigfork</i>	<i>Bozeman</i>	<i>Colstrip</i>
	<i>Eureka</i>	<i>Evergreen</i>	<i>Gardiner</i>	<i>Great Falls</i>
	<i>Hamilton</i>	<i>Hardin</i>	<i>Helena</i>	<i>Kalispell</i>
	<i>Lame Deer</i>	<i>Livingston</i>	<i>Miles City</i>	<i>Missoula</i>
	<i>Polson</i>	<i>Red Lodge</i>	<i>Whitefish</i>	
	<i>Wyoming:</i>			
	<i>Buffalo</i>	<i>Casper</i>	<i>Cheyenne</i>	<i>Gillette</i>
	<i>Jackson</i>	<i>Jackson Hole</i>		<i>Lander</i>
	<i>Laramie</i>	<i>Mills</i>	<i>Riverton</i>	<i>Sheridan</i>
	Rocky Mountain Bank			
	<i>Bigfork</i>	<i>Bozeman</i>	<i>Kalispell</i>	<i>Plains</i>
	<i>Plentywood</i>	<i>Stevensville</i>	<i>Whitehall</i>	
	Western Security Bank (f)			
	<i>Laurel</i>			
Boulder .....	First Boulder Valley Bank			
	<i>Montana City</i>			
Bozeman .....	American Bank (f)			
	<i>Big Sky</i>	<i>Big Timber</i>	<i>Livingston</i>	<i>Whitefish</i>
	Bank of Bozeman			
	Big Sky Western Bank (f)			
	<i>Belgrade</i>	<i>Big Sky</i>	<i>Four Corners</i>	
	First Security Bank			
	<i>Belgrade</i>	<i>Big Sky</i>	<i>Fort Benton</i>	
	<i>Three Forks</i>	<i>West Yellowstone</i>		
	The TrustPeople, Inc.			
Butte .....	First Citizens Bank (f)			
Cascade .....	Stockmens Bank (f)			
Choteau .....	The Citizens' State Bank of Choteau (f)			
Columbia Falls .....	Freedom Bank			
Deer Lodge .....	The First Security Bank of Deer Lodge			
	Peoples Bank of Deer Lodge			
Denton .....	Farmers State Bank of Denton (f)			
Dillon .....	State Bank & Trust Co.			
Dutton .....	Dutton State Bank			
Ennis .....	First Madison Valley Bank			
	<i>West Yellowstone</i>			
Forsyth .....	First State Bank of Forsyth			
Glasgow .....	First Community Bank (f)			
	<i>Ashland</i>	<i>Culbertson</i>	<i>Froid</i>	<i>Helena</i>
	<i>Hinsdale</i>	<i>Three Forks</i>	<i>Wolf Point</i>	
	Valley Bank of Glasgow (f)			
Glendive .....	Community First Bank			
Great Falls .....	Prairie Mountain Bank			
Hamilton .....	Ravalli County Bank (f)			
	<i>Corvallis</i>	<i>Stevensville</i>		
Hardin .....	Little Horn State Bank			
	<i>Billings</i>	<i>Laurel</i>	<i>Lockwood</i>	
Havre .....	Independence Bank			
	<i>Glasgow</i>	<i>Malta</i>	<i>Poplar</i>	<i>Scobey</i>
Helena .....	First Security Bank			
	Valley Bank of Helena (f)			
	<i>East Helena</i>			
Jordan .....	Garfield County Bank			

Kalispell .....	Glacier Bank (f)			
	<i>Anaconda</i>	<i>Bigfork</i>	<i>Butte</i>	
	<i>Columbia Falls</i>	<i>Eureka</i>	<i>Evergreen</i>	<i>Libby</i>
	<i>Polson</i>	<i>Whitefish</i>		
	Three Rivers Bank of Montana			
	Valley Bank			
	West One Bank			
Laurel .....	Yellowstone Bank (f)			
	<i>Absarokee</i>	<i>Billings</i>	<i>Bozeman</i>	<i>Columbus</i>
Lewistown .....	First Bank of Montana (f)			
	<i>Chinook</i>			
Lincoln .....	First Bank of Lincoln			
Lolo .....	Bitterroot Valley Bank			
	<i>Bonner</i>	<i>Frenchtown</i>	<i>Missoula</i>	<i>St. Regis</i>
	<i>Superior</i>			
Malta .....	First Security Bank of Malta (f)			
	First State Bank (f)			
Manhattan .....	Manhattan Bank			
	<i>Amsterdam</i>	<i>Three Forks</i>		
Miles City .....	Stockman Bank of Montana			
	<i>Billings</i>	<i>Belgrade</i>	<i>Bozeman</i>	<i>Conrad</i>
	<i>Cut Bank</i>	<i>Dillon</i>	<i>Glendive</i>	<i>Great Falls</i>
	<i>Havre</i>	<i>Hysham</i>	<i>Plentywood</i>	<i>Richey</i>
	<i>Sidney</i>	<i>Terry</i>	<i>Wibaux</i>	<i>Worden</i>
Missoula .....	Community Bank - Missoula, Inc. (f)			
	First Security Bank of Missoula (f)			
	<i>Corvallis</i>	<i>Hamilton</i>	<i>Plains</i>	<i>Thompson Falls</i>
	Bank of Montana			
	Treasure State Bank			
Philipsburg .....	Flint Creek Valley Bank (f)			
	<i>Butte</i>	<i>Drummond</i>		
Plentywood .....	Montana State Bank (f)			
Polson .....	Eagle Bank			
Ronan .....	Community Bank, Inc. (f)			
	<i>Pablo</i>	<i>Polson</i>		
	Valley Bank of Ronan (f)			
	<i>Arlee</i>	<i>Hot Springs</i>	<i>Pablo</i>	<i>Polson</i>
	<i>St. Ignatius</i>	<i>Thompson Falls</i>		
Roundup .....	First Security Bank of Roundup			
St. Ignatius .....	Lake County Bank (f)			
Seeley Lake .....	First Valley Bank			
Shelby .....	The First State Bank of Shelby			
Sidney .....	1st Bank (f)			
	<i>Broadus</i>			
Stanford .....	Basin State Bank			
	<i>Geraldine</i>	<i>Lewistown</i>		
Townsend .....	State Bank of Townsend (f)			
Victor .....	Farmers State Bank (f)			
	<i>Darby</i>	<i>Florence</i>	<i>Hamilton</i>	<i>Missoula</i>
	<i>Lolo</i>	<i>Stevensville</i>		
Wolf Point .....	Western Bank of Wolf Point (f)			

(f) Member of the Federal Reserve System

\*Converted from national to state charter

\*\*Opened